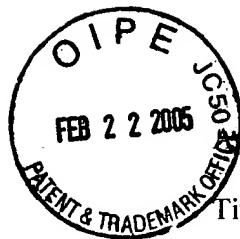


AF 13624
JZw



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Amy Galland

Title: METHOD OF DIRECT FUNDING

Appl. No.: 09/752,592

Filing Date: 01/02/2001

Examiner: R. Weisberger

Art Unit: 3624

AMENDMENT AFTER FINAL REJECTION

Mail Stop AF
Commissioner for Patents
PO Box 1450
Alexandria, Virginia 22313-1450

Sir:

In response to the Final Office Action mailed December 2, 2004, applicant respectfully requests that the above-captioned application be amended as set forth below.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this document.

Remarks/Arguments begin on page 4 of this document.

Please amend the application as follows: